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April 22, 2004

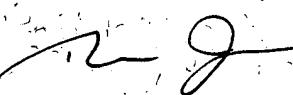
Mail Stop - Issue Fee
Commissioner for Patents
PO Box 1450
Alexandria, Virginia 22313-1450

Re: Serial No.: 09/966,932
Applicants: Drummond, et al.
Filed: September 27, 2001
Conf. No.: 5057
For: Automated Banking Machine
System and Method
Docket No.: D-1147 R2

Sir:

Please find enclosed a Statement of Substance of Interview, Comments on Statement of Reasons for Allowance and Issue Fee Transmittal form for filing in the above-referenced case.

Very truly yours,



Ralph E. Jocke

REJ/dag

CERTIFICATE OF MAILING BY EXPRESS MAIL

I hereby certify that this document and the documents indicated as enclosed herewith are being deposited with the U.S. Postal Service as Express Mail Post Office to addressee in an envelope addressed to Mail Stop - Issue Fee, Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450 this 232 day of April 2004.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

For: Automated Banking Machine System and Method

Comments on Statement of Reasons for Allowance

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

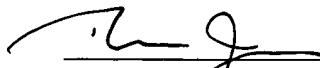
Applicants gratefully acknowledge the Notice of Allowance. However, Applicants wish to comment on the Statement of Reasons for Allowance.

Applicants continue to respectfully assert that the Waller reference does not constitute prior art against the present invention for the reasons specified in the Appeal Brief filed January 20, 2004, which is incorporated by reference herein.

Applicants also further take exception to what is stated as the teachings of Gutman in the Statement of Reasons for Allowance. Applicants respectfully assert that the teachings of Gutman differ from the recited features of the claims in the manner detailed in the Appeal Brief, with the

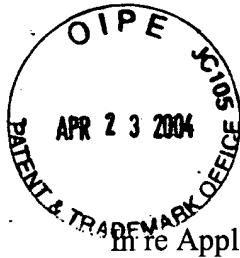
discussion of pages 9-13 thereof particularly addressing what the Office states in the Statement of Reasons for Allowance with regard to Gutman.

Respectfully submitted,



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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
Drummond, et al.)
Serial No.: 09/966,932) Art Unit 2876
Conf. No.: 5057) Examiner:
Filed: September 27, 2001) Kimberly D. Nguyen

For: Automated Banking Machine System and Method

Statement of Substance of Interview

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Sir:

Applicants' attorney hereby submits the Statement of Substance of Interview as required by the Interview Summary mailed with the Notice of Allowance in the above referenced case on April 8, 2004.

The items indicated as required in the Statement of Substance of Interview, and the applicable information with regard to this interview, are as follows:

1. Brief Description of Exhibit shown or demonstration conducted.
- None
2. Identification of claims discussed.
- Claims 1-35
3. Identification of Specific Prior Art discussed.
- Art not discussed in detail during interview.
4. Identification of principal proposed amendments.
- Described in Interview Summary and in proposed amendment sent by fax on March 24, 2004.

5. Brief identification of general thrust of principal arguments.
 - Applicants' attorney argued that claims are allowable for reasons detailed in Appeal Brief.
6. General indication of other pertinent matters discussed.
 - Applicant's attorney presented Remarks that proposed claim amendments do not narrow scope and cancellation of claims 16-22 is without prejudice to Applicants' right to pursue such claims in a divisional application.
7. General results or outcome.
 - Described in Interview Summary.

Respectfully submitted,



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